

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
ACTING AS THE DESIGNATED/ELECTED OFFICE**

In re: Patent application of: Hector Daniel ELBAUM
Andrew JAMIESON
David McGREGOR

Application No: Not yet assigned
(International Application No.: PCT/AU2004/001663)

Filed: (International Application: 26 November 2004 (26.11.2004))

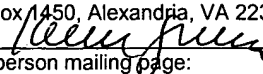
For: SECURE PAYMENT SYSTEM

MAIL STOP PCT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

The present application is a 35 U.S.C. § 371 of PCT/AU2004/001663. Pursuant to 37 C.F.R. §1.56 and in accordance with 37 C.F.R. §§1.97-1.98, submitted herewith in duplicate is a substitute PTO Form 1449 listing the references cited in the Search Report in the international phase.

It is believed that copies of the references have been or will be forwarded by the International Search Authority. The Examiner is encouraged to contact the undersigned if reference copies have not been received.

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| CERTIFICATE OF MAILING UNDER 37 C.F.R. 1.10 | |
| EXPRESS MAIL Mailing Label Number: | EV545927204US |
| Date of Deposit: | May 26, 2006 |
| I hereby certify that this correspondence, along with any paper referred to as being attached or enclosed, and/or fee, is being deposited with the United States Postal Service, "EXPRESS MAIL-POST OFFICE TO ADDRESSEE" service under 37 C.F.R. 1.10, on the date indicated above, and addressed to: Mail Stop PCT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 | |
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| Signature of person mailing page: | |
| KAREN M. SPINA | |
| Type or print name of person | |

**IDENTIFICATION OF TIME OF FILING THIS
INFORMATION DISCLOSURE STATEMENT**

This Information Disclosure Statement is being filed concurrently with the above-identified patent application. Accordingly, no certification, petition, or fee is required. However, should a fee be due, please charge, or credit any overcharge to, Deposit Account No. 50-0573.

**IDENTIFICATION OF REFERENCES AND
CONCISE EXPLANATION OF RELEVANCE
OF REFERENCES NOT IN THE ENGLISH LANGUAGE**

The following references were cited in the Search Report on the corresponding International Patent Application:

U.S. Patent Documents

2003/0018579 A1
2003/0009382 A1
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Foreign Patent Documents

WO 2000/67219 A1

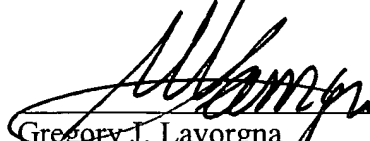
The relevance of the above-mentioned foreign documents is set forth in the International Search Report filed concurrently with this Information Disclosure Statement (M.P.E.P. 609A(3)).

The Examiner is respectfully requested to review the items listed on the substitute PTO Form 1449 and make them of record in the instant application as required by M.P.E.P. §609. It is requested that the Examiner initial the enclosed duplicate substitute PTO Form 1449, and return one copy to the undersigned.

The references listed in this Information Disclosure Statement comprise the most pertinent prior art known to Applicants and their attorneys as of the date hereof. This Information Disclosure Statement should not be construed as a representation that the cited references are material or that no better art exists.

Respectfully submitted,

HECTOR DANIEL ELBAUM *et al.*



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| SUBSTITUTE FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE U.S. PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT | ATTY. DOCKET NO. 48335-227033 | APPLICATION NUMBER Not yet assigned (I.A. PCT/AU2004/001663) |
| | FIRST NAMED INVENTOR Hector Daniel ELBAUM et al. | |
| | FILING DATE (I.A. 26 NOV 2004) | ART UNIT Not yet assigned |

U.S. PATENT DOCUMENTS

| EXAMINER INITIALS | Cite No. | DOCUMENT NUMBER | PUBLICATION DATE (MM/DD/YYYY) | NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT | PAGES, COLUMNS, LINES, WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR |
|-------------------|----------|--------------------------------|----------------------------------|--|---|
| | | Number-Kind Code (if known) | | | |
| | A | 2003/0018579 A1 | 01/23/2003 | LISTER et al. | |
| | B | 2003/0009382 A1 | 01/09/2003 | D'ARBELOFF et al. | |
| | C | 6,327,578 B1 | 12/04/2001 | LINEHAN | |
| | D | 6,014,636 A | 01/11/2000 | REEDER | |

FOREIGN PATENT DOCUMENTS

| EXAMINER INITIALS | Cite No. | FOREIGN PATENT DOCUMENT | PUBLICATION DATE (MM/DD/YYYY) | NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT | PAGES, COLUMNS, LINES, WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR | T |
|-------------------|----------|---|----------------------------------|--|---|---|
| | | Country Code-Number-Kind Code (if known) | | | | |
| | E | WO 000/67219A A1 | 11/09/2000 | CHASE MANHATTAN BANK | | |
| | | | | | | |

NON PATENT LITERATURE DOCUMENTS

| EXAMINER INITIALS | Cite No. | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), Publisher, city and/or country where published | T |
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| EXAMINER SIGNATURE | | DATE CONSIDERED | |
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.